

**Information to identify the case:**

Debtor 1	<b>Dorothy Ruth Ovsak</b>	Social Security number or ITIN	<b>xxx-xx-0759</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Northern District of Texas</b>	Date case filed for chapter	<b>7 5/8/20</b>
Case number:	<b>20-41703-elm7</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dorothy Ruth Ovsak	
2. All other names used in the last 8 years		
3. Address	8217 Mark Lane Fort Worth, TX 76148	
4. Debtor's attorney Name and address	Nicholas M Wajda Wajda & Associates, APC 5430 Lyndon B Johnson Fwy, Ste. 1200 Dallas, TX 75240	Contact Phone: (214) 396-6008 Email: <a href="mailto:nick@recoverylawgroup.com">nick@recoverylawgroup.com</a>
5. Bankruptcy trustee Name and address	Marilyn Garner Law Offices of Marilyn D. Garner 2001 E. Lamar Blvd., Suite 200 Arlington, TX 76006	Contact Phone: (817) 505-1499 Email: <a href="mailto:mgarner@marilyndgarner.net">mgarner@marilyndgarner.net</a>

For more information, see page 2 &gt;

Debtor **Dorothy Ruth Ovsak**Case number **20-41703-elm7**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	501 W. Tenth Street Fort Worth, TX 76102  <b>6. Bankruptcy clerk's office</b>	Hours open: Mon.–Fri. 8:30–4:30  Contact Phone: 817–333–6000  Date: 5/8/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  <b>Debtor attorneys will be responsible for verifying both the debtors' photo ID and the debtors' social security number on the record. If you are a pro se debtor who appears by telephone, the trustee may require that you appear at a continued meeting in order to present your proof of identification and social security number and to affirm that you were the one who testified at the telephonic meeting.</b>	<b>June 10, 2020 at 11:00 AM</b>  <b><u>BY TELEPHONE</u></b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: <b>Marilyn Garner</b> Toll free number: <b>866–620–4772</b> Alternate number: <b>517–466–5979</b> Participant Code: <b>1600214</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/10/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**INFORMATION FOR THE TELEPHONIC § 341 MEETING OF CREDITORS**

Because of developing issues with the COVID–19 virus and the national declaration of emergency by the President of the United States, § 341 Meetings of Creditors (?Meetings?) will be conducted telephonically. The telephone call in numbers and participant code are found on the enclosed Notice.

**Additional Dial–In Information:**

- (1) You must use a touch–tone phone to participate.
- (2) Landline preferred. If you have a choice, use a landline phone, instead of a cell phone. Do not use a speaker phone.
- (3) Dial the call–in number and then enter the participant code, which consists of 7 numbers and is followed by a # sign. Immediately place your phone on mute.
- (4) Make the call from a quiet area where there is as little background noise as possible.
- (5) As more than one Meeting will be held during this period, listen for your case to be called. When your case is called, unmute your phone and identify yourself.
- (6) When speaking during your case, identify yourself.
- (7) Do not put the phone on hold at any time after the call is connected.
- (8) If any party is attending the Meeting from the same location as another party, use separate touch–tone phones to participate.
- (9) Once the case Meeting is finished, hang up.
- (10) If you become disconnected before your Meeting is finished, call back.

**Bankruptcy Documents:**

Debtors should have their bankruptcy documents available in the event there are questions about the information in the documents.

**Recording:** The Meetings will be recorded by the trustee or United States Trustee.

United States Bankruptcy Court  
Northern District of TexasIn re:  
Dorothy Ruth Ovsak  
DebtorCase No. 20-41703-elm  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-4

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 29

Date Rcvd: May 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2020.

db +Dorothy Ruth Ovsak, 8217 Mark Lane, Fort Worth, TX 76148-1113  
 18983107 +FBCS Inc, 2200 Byberry Rd., Ste. 120, Hatboro, PA 19040-3739  
 18983110 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 18983111 +Nathan Elliot Collins, P O Box 115220, Carrollton, TX 75011-5220  
 18983114 Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100  
 18983118 +Tarrant County Texas Courthouse No 2, 100 E. Weatherford, Fort Worth, TX 76196-0206  
 18983119 +Tarrant County Texas Courthouse No 3, 100 E. Weatherford, Fort Worth, TX 76196-0206  
 18983120 +Title Max, 6503 Westminster Ave, Westminster, CA 92683-3625  
 18983122 +Vivint Solar, 1800 W Ashton Blvd., Lehi, UT 84043-5490  
 18983123 Zwicker & Associates, P.C., OldTown Square 1 Chisholm Trail, Suite 301,  
 Round Rock, TX 78681

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: nick@recoverylawgroup.com May 11 2020 23:40:12 Nicholas M Wajda,  
 Wajda & Associates, APC, 5430 Lyndon B Johnson Fwy, Ste. 1200, Dallas, TX 75240  
 tr +EDI: QMDGARNER.COM May 12 2020 03:28:00 Marilyn Garner, Law Offices of Marilyn D. Garner,  
 2001 E. Lamar Blvd., Suite 200, Arlington, TX 76006-7347  
 18983099 +EDI: ATTWIREBK.COM May 12 2020 03:28:00 AT&T, c/o Business Bankruptcy, PO Box 769,  
 Arlington, TX 76004-0769  
 18983098 +EDI: AMEREXPR.COM May 12 2020 03:28:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 18983100 +EDI: BANKAMER.COM May 12 2020 03:28:00 Bank of America, 4909 Savarese Circle,  
 Fl1-908-01-50, Tampa, FL 33634-2413  
 18983101 +E-mail/Text: bankruptcy@cavps.com May 11 2020 23:41:55 Cavalry Portfolio Services,  
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 18983102 +EDI: CITICORP.COM May 12 2020 03:28:00 Citibank/Exxon Mobile, Attn: Bankruptcy,  
 Po Box 790034, St Louis, MO 63179-0034  
 18983103 +E-mail/Text: cscbk@creditservicecompany.com May 11 2020 23:41:33 Credit Service Company,  
 Attn: Bankruptcy, Po Box 1120, Colorado Springs, CO 80901-1120  
 18983104 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM May 11 2020 23:42:11  
 Credit Systems International, Inc, Attn: Bankruptcy, Po Box 1088,  
 Arlington, TX 76004-1088  
 18983106 EDI: DISCOVER.COM May 12 2020 03:28:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 18983105 +EDI: TSYS2.COM May 12 2020 03:28:00 Department Store National Bank/Macy's,  
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 18983108 EDI: IRS.COM May 12 2020 03:28:00 IRS, 230 S. Dearborn St., Chicago, IL 60604  
 18983109 +EDI: PARALONMEDCREDIT May 12 2020 03:28:00 Medcredit, Inc, Attn: Bankruptcy,  
 Po Box 1629, Maryland Heights, MO 63043-0629  
 18983112 +EDI: NXXTOLWAY May 12 2020 03:28:00 NNTA, 5900 W Plano Pkwy, Plano, TX 75093-4695  
 18983113 EDI: PRA.COM May 12 2020 03:28:00 Portfolio Recovery, Attn: Bankruptcy,  
 120 Corporate Blvd, Norfolk, VA 23502  
 18983115 +EDI: RMSC.COM May 12 2020 03:28:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 18983116 +EDI: RMSC.COM May 12 2020 03:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 18983117 +E-mail/Text: amccoy@synerpriseconsulting.com May 11 2020 23:41:49  
 Synerprise Consulting Services, Inc, Attn: Bankruptcy, 5651 Broadmoor,  
 Mission, KS 66202-2407  
 18983121 +E-mail/Text: txulec09@vistraenergy.com May 11 2020 23:41:57 TXU/Texas Energy,  
 Attn: Bankruptcy, Po Box 650393, Dallas, TX 75265-0393

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2020

Signature: /s/Joseph Speetjens

District/off: 0539-4

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 29

Date Rcvd: May 11, 2020

---

### **CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0